

01/11/02  
jc961 U.S. PTO

01-14-02

Attorney's Docket No. PRA 2 0011

**UTILITY PATENT APPLICATION TRANSMITTAL LETTER**

(Only for nonprovisional applications under 37 CFR 1.53(b))

jc997 U.S. PTO  
10/044630  
01/11/02

Assistant Commissioner for Patents  
Washington, D.C. 20231  
Box PATENT APPLICATION

Transmitted herewith for filing in the patent application of

**Michael A. Keresman, III**  
**Andrew J. Hartridge**  
**Chandra A. Balasubramanian**

Entitled: **DYNAMIC NUMBER AUTHENTICATION FOR CREDIT/DEBIT CARDS**

Enclosed are:

- ☒ 15 sheets of specification, 6 sheets of claims, and 1 sheet of Abstract,  
☒ 6 sheets of Informal Drawings (Figures 1-6);  
☐ an Assignment of the invention to (and transmittal therefor);  
☒ an unsigned Declaration and Power of Attorney for Patent Application;  
☐ Request and Certification Under 35 U.S.C. 122(b)(2)(B)(i);  
☒ Information Disclosure Statement, PTO-1449 and cited References.

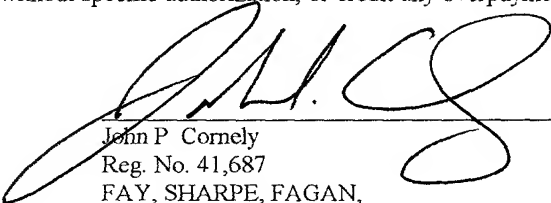
**CLAIMS AS FILED**

FOR	NO. FILED	NO. EXTRA	RATE	FEE
TOTAL CLAIMS	25 - 20 =	-5-	\$18.00 LARGE \$ 9.00 SMALL	\$45.00
INDEPENDENT CLAIMS	4 - 3 =	-1-	\$84.00 LARGE \$42.00 SMALL	\$42.00
BASIC FEE [ ] LARGE ENTITY \$740.00 [X] SMALL ENTITY \$370.00				
<b>TOTAL FILING FEE:</b>				<b>\$457.00</b>

- ☒ A check in the amount of \$ 457.00 to cover the filing fee is enclosed.
- ☐ A check in the amount of \$40.00 to cover the recordal fee is also enclosed.
- ☒ The Commissioner is hereby authorized to charge any additional fees which may be required at any time during the prosecution of this application without specific authorization, or credit any overpayment to Deposit Account No. 06-0308.

Date

01-11-02

  
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Express Mail Label No. EL852687082 US

Date of Deposit: January 11, 2001

I hereby certify that this Utility Patent Application Transmittal Letter and accompanying papers are being deposited with the United States Postal Service "Express Mail Post Office To Addressee" service under 37 C.F.R. 1.10 on the date indicated above and is addressed to the Assistant Commissioner For Patents, Box Patent Application, Washington, D.C. 20231.

  
Iris E. Nauth